

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CYNTHIA MARIE YOUNGSTEAD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:14-21964

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/13/2014 and confirmed on 7/7/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		18,026.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		18,026.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,000.00	
Trustee Fee	739.72	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,739.72

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL NATIONAL MORTGAGE ASSN+ Acct: 4050	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: 4042	0.00	0.00	0.00	0.00
	MARRIOTT OWNERSHIP RESORTS INC Acct: 9227	0.00	0.00	0.00	0.00
	PITTSBURGH WATER & SEWER AUTH* Acct: K194	0.00	0.00	0.00	0.00
	*** NONE ***				

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	CYNTHIA MARIE YOUNGSTAD Acct:	0.00	0.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX1-17	1,250.00	1,250.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX9-19	250.00	250.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 8640	700.00	700.00	0.00	700.00
	INTERNAL REVENUE SERVICE* Acct: 8640	3,122.40	3,122.40	0.00	3,122.40
	BANK OF AMERICA** Acct: 4042	0.00	0.00	0.00	0.00
					3,822.40

Unsecured					
	ALLEGHENY CLINIC++ Acct:	0.00	0.00	0.00	0.00
	ALLIANCE ONE RECEIVABLES MGMNT Acct: 4984	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: 7951	0.00	0.00	0.00	0.00
	CERASTES LLC	6,206.52	1,284.10	0.00	1,284.10

14-21964

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1925				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 3568				
	QUANTUM3 GROUP LLC - AGENT COMEI	454.74	94.09	0.00	94.09
	Acct: 7277				
	QUANTUM3 GROUP LLC AGNT - COMENI	504.14	104.31	0.00	104.31
	Acct: 9829				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 4901				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 5401				
	DISCOVER BANK(*)	9,709.81	2,008.92	0.00	2,008.92
	Acct: 0665				
	PNC BANK NA	11,163.52	2,309.68	0.00	2,309.68
	Acct: 2051				
	QUALICARE HOME MEDICAL++	0.00	0.00	0.00	0.00
	Acct:				
	ROTECH HEALTHCARE INC	0.00	0.00	0.00	0.00
	Acct:				
	QUANTUM3 GROUP LLC AGNT - MOMA F	5,626.94	1,164.19	0.00	1,164.19
	Acct: 0881				
	ALTAIR OH XIII LLC	6,082.26	1,258.39	0.00	1,258.39
	Acct: 3548				
	WEST PENN ALLEGHENY HEALTH SYSTI	0.00	0.00	0.00	0.00
	Acct:				
	WESTERN PENNSYLVANIA HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	661.70	136.91	0.00	136.91
	Acct: 8640				
	PEOPLES NATURAL GAS CO LLC - EQUI1	40.76	8.43	0.00	8.43
	Acct: 8378				
	CITY OF PITTSBURGH (EIT)**	458.49	94.86	0.00	94.86
	Acct: 2515				
	HSBC BANK USA++	0.00	0.00	0.00	0.00
	Acct: 2104				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 1173				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					8,463.88

TOTAL PAID TO CREDITORS

12,286.28

TOTAL	
CLAIMED	3,822.40
PRIORITY	0.00
SECURED	40,908.88

Date: 07/29/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CYNTHIA MARIE YOUNGSTEAD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-21964

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 8

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Cynthia Marie Youngstead
DebtorCase No. 14-21964-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
Form ID: pdf900Page 1 of 3
Total Noticed: 57

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db +Cynthia Marie Youngstead, 241 Lehigh Avenue, Pittsburgh, PA 15232-1725
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr., Richardson, TX 75082-4333
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
 13853021 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: A H F C, 201 Little Falls Drive, Wilmington, DE 19808)
 13867256 +Allegheny Clinic, PO Box 848659, Boston, MA 02284-8659
 13853023 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998)
 13921794 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13904339 +Bank of America, N.A., Attn: Bankruptcy Dept., Mail Stop CA6-09-01-23, 400 National Way, Simi Valley, CA 93065-6414
 13853026 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 13853028 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13853033 +Contl Auto Rec/Sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 13953474 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 13853042 +Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
 13853043 +Hsbc/Bsbuy, PO Box 5253, Carol Stream, IL 60197-5253
 13856814 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13911831 +Peoples Natural Gas Co LLC, Equitable Division, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
 13892388 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13853048 +Pnc Bank, P.O.Box 500/K-Al6-2j, Portage, MI 49081-0500
 13853049 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13853050 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13867273 +Qualicare Home Medical, PO Box 33842, North Royalton, OH 44133-0842
 13853051 +Rbs Citizens Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13867275 +Rotech Healthcare, Inc., PO Box 3112, Southeastern, PA 19398-3112
 13867276 #+Rotech Healthcare, Inc., 2600 Technology Drive, Suite 300, Orlando, FL 32804-8022
 13853052 +Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
 13853053 Sunoco/Cit, PO Box 6033, Hagerstown, MD 21747
 13853054 +Talbots, 175 Beal St, Hingham, MA 02043-1512
 13853055 +Td Bank Usa/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
 13853056 +Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 13881911 +Treasurer, City of Pittsburgh Dept. of Finance, 414 Grant Street, Pittsburgh, PA 15219-2419, ATTN: Julie M. McLaughlin
 13853057 +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13867280 +West Penn Allegheny Health System, Allegheny General Hospital, 320 East North Ave, Pittsburgh, PA 15212-4772
 13867281 +Western Pennsylvania Hospital, 4800 Friendship Avenue, Pittsburgh, PA 15224-1793

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13886132 +E-mail/Text: bncmail@w-legal.com Jul 31 2019 03:22:27 ALTAIR OH XIII, LLC, C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13853022 +E-mail/Text: kristin.villneauve@allianceoneinc.com Jul 31 2019 03:20:46 Allianceone Receivable, 4850 E Street Rd Ste 300, Trevoze, PA 19053-6643
 13876858 +E-mail/Text: bncmail@w-legal.com Jul 31 2019 03:22:27 CERASTES, LLC, C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13853027 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 31 2019 03:21:09 Cb/Anntylr, Po Box 182273, Columbus, OH 43218-2273
 13853029 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 31 2019 03:21:09 Comenity Bank/Anntylr, Po Box 182273, Columbus, OH 43218-2273
 13853030 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 31 2019 03:21:09 Comenity Capital/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
 13853031 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 31 2019 03:21:09 Comenitybank/Talbots, Po Box 182120, Columbus, OH 43218-2120
 13853032 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 31 2019 03:21:47 Commonwealth of PA, Department of Revenue, Bankruptcy Division, POB 280946, Harrisburg, PA 17128-0946
 13853034 +E-mail/Text: ccusa@ccuhome.com Jul 31 2019 03:20:44 Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
 13869928 E-mail/Text: mrdiscen@discover.com Jul 31 2019 03:20:46 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13853035 +E-mail/Text: mrdiscen@discover.com Jul 31 2019 03:20:46 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 13853037 +E-mail/Text: ally@ebn.phinsolutions.com Jul 31 2019 03:20:46 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
 13853038 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2019 03:25:03 Gecrib/Jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
 13853039 E-mail/PDF: gecsed@recoverycorp.com Jul 31 2019 03:25:04 Gecrib/Jcp, Po Box 984100, El Paso, TX 79998

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 3
Total Noticed: 57

Date Rcvd: Jul 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13853040 +E-mail/PDF: gecsedirecoverycorp.com Jul 31 2019 03:23:29 Gecrb/Lowes, Po Box 965005,
Orlando, FL 32896-5005
13853041 +E-mail/PDF: gecsedirecoverycorp.com Jul 31 2019 03:24:18 Gecrb/Ritz Camera,
Po Box 981439, El Paso, TX 79998-1439
13853046 E-mail/Text: cio.bncmail@irs.gov Jul 31 2019 03:20:57 Internal Revenue Service,
P.O. Box 21125, Philadelphia, PA 19114
13867271 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jul 31 2019 03:22:06 Marriott Ownership,
1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
13853047 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jul 31 2019 03:22:06 Marriott Ownership Res,
1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
13871379 E-mail/Text: bnc-quantum@quantum3group.com Jul 31 2019 03:21:31
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13871398 E-mail/Text: bnc-quantum@quantum3group.com Jul 31 2019 03:21:31
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
14243197 E-mail/Text: bnc-quantum@quantum3group.com Jul 31 2019 03:21:32
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13856477 +E-mail/Text: bncmail@w-legal.com Jul 31 2019 03:22:27 TD BANK USA, N.A.,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Pittsburgh Water & Sewer Authority
cr Seterus, Inc., as the authorized subservicer for F
13853036 Exxmbliciiti
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13867257* +Allianceone Receivable, 4850 E Street Rd Ste 300, Trevese, PA 19053-6643
13867258* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13853025* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
13867259* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
13867260* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13867261* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13867262* +Comenity Capital/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
13867263* +Comenitybank/Talbots, Po Box 182120, Columbus, OH 43218-2120
13867264* +Commonwealth of PA, Department of Revenue, Bankruptcy Division, POB 280946,
Harrisburg, PA 17128-0946
13867265* +Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
13867266* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13867267* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13867270* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21125,
Philadelphia, PA 19114)
13853044* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
13867268* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
13853045* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13867269* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13867272* +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13867277* +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13867278* +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
13867279* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13853024 ###Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
13867274 ###Qualicare Home Medical, 30 Buttermilk Hollow Rd,, Irwin, PA 15642-2402

TOTALS: 4, * 22, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: dric
Form ID: pdf900

Page 3 of 3
Total Noticed: 57

Date Rcvd: Jul 30, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor	Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com
Jeniece D. Davis	on behalf of Creditor	Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jeremy J. Kobeski	on behalf of Creditor	Bank of America, N.A. pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor	BANK OF AMERICA, N.A. pawb@fedphe.com
Mario J. Hanyon	on behalf of Creditor	BANK OF AMERICA, N.A. pawb@fedphe.com
Office of the United States Trustee		ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Cynthia Marie Youngstead	ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Equitable Gas Bankruptcy Department	sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 11